

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: TIFFANY A. NOWLING § Case No. 08-72357  
PATRICK A. NOWLING §  
§  
§  
§  
Debtors

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/25/2008.
- 2) The plan was confirmed on 02/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/18/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/26/2009.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,963.73.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 17,015.12
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 17,015.12</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,217.16
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 1,217.16</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY PHILIP H HART	Lgl	0.00	NA	NA	0.00	0.00
ATTORNEY IRA NEVEL	Uns	0.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SERVICES	Sec	23,875.00	23,875.00	23,875.00	4,777.72	2,384.36
CHRYSLER FINANCIAL SERVICES	Uns	2,273.52	927.06	927.06	0.00	0.00
CITI RESIDENTIAL LENDING	Sec	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Sec	31,789.00	51,532.74	51,532.74	5,746.50	0.00
ESTATE OF DYAMONDE NOWLING	Sec	7,000.00	7,495.37	7,495.37	2,220.32	669.06
JOSEPH & KARITH DEROSO	Sec	0.00	9,012.75	0.00	0.00	0.00
ACCOUNT RECOVERY SERVICE	Uns	0.00	NA	NA	0.00	0.00
ACCOUNTS RECEIVABLE	Uns	75.00	NA	NA	0.00	0.00
ALPINE BANK	Uns	0.00	NA	NA	0.00	0.00
ANDERSON FINANCIAL NETWORK	Uns	325.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	1,641.00	1,641.97	1,641.97	0.00	0.00
LVNV FUNDING LLC	Uns	301.00	301.53	301.53	0.00	0.00
CASH ASAP #317	Uns	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	112.00	NA	NA	0.00	0.00
COMCAST CABLE	Uns	867.54	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	46.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ECAST SETTLEMENT	Uns	902.85	950.99	950.99	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	265.31	2,065.31	2,065.31	0.00	0.00
NCO FINANCIAL	Uns	275.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,355.00	1,355.24	1,355.24	0.00	0.00
REDLINE RECOVERY SERVICES,	Uns	349.57	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	659.00	218.00	218.00	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	248.96	1,693.42	1,693.42	0.00	0.00
ROCKFORD RADIOLOGY	Uns	128.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,574.40	5,574.40	5,574.40	0.00	0.00
SPRINT NEXTEL-DISTRIBUTIONS	Uns	1,439.38	1,439.38	1,439.38	0.00	0.00
TDS - METROCOM	Uns	496.59	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	437.00	369.67	0.00	0.00	0.00
VEOLIA ENVIRONMENTAL	Uns	39.66	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT INC.	Uns	496.59	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	0.00	2,275.96	2,275.96	0.00	0.00
ROUNDUP FUNDING LLC	Uns	0.00	670.09	670.09	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	0.00	59.74	59.74	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 51,532.74	\$ 5,746.50	\$ 0.00
Debt Secured by Vehicle	\$ 23,875.00	\$ 4,777.72	\$ 2,384.36
All Other Secured	\$ 7,495.37	\$ 2,220.32	\$ 669.06
<b>TOTAL SECURED:</b>	<b>\$ 82,903.11</b>	<b>\$ 12,744.54</b>	<b>\$ 3,053.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 19,173.09</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,217.16
Disbursements to Creditors	\$ 15,797.96
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 17,015.12</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/28/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.